

Financial Generosity 1:1

How do you think about how much to give and where to give, financially?

Read 1 Timothy 6:17-19, Matthew 6:19-34, Mark 12:41-44

What reasons do you have not to give? How might these Scriptures address those issues?

Read the following sets of Scripture and after each set, discuss: what did we just learn about the heart of God?

- 1) Matthew 25:31-46, James 1:27
- 2) Philippians 3:18, Romans 10:13-15
- 3) 1 John 3:16-18

Read Leviticus 23:22

Generosity requires intentionality and planning; we won't give on accident. Help them make a budget and talk about how they can give to each of the causes listed above:

- The poor, orphan, widow, etc. (Ex: World Vision)
- The spreading of the gospel. (Ex: FOCUS, their church, supporting a missionary)
- The needs they encounter (Ex: If they decide to give 10%, they could give 8% to the causes listed above and save 2% to respond to the needs around them as they arise)

Use the budget worksheet on the following page to help them allocate all of their finances and figure out how much is reasonable to give. Share with them where you give and how much.

Read 2 Corinthians 9:7

Pray for eyes and ears that are looking out for the needs around you and for hearts that are eager to give.

Budget Worksheet

Income:

Earned income from job.....\$ _____
Income from parents.....\$ _____
Living expenses income from student loans (not counting what goes directly toward tuition).....\$ _____
Living expenses income from grants/scholarships.....\$ _____
Total Monthly Gross Income.....\$ _____
Total After Taxes (usually 85-90% of your gross income).....\$ _____

Housing/Living Expenses

Rent.....\$ _____
Food/Groceries.....\$ _____
Utilities.....\$ _____
 Electricity.....\$ _____
 Gas.....\$ _____
 Water.....\$ _____
 Cable/Internet.....\$ _____

Total.....\$ _____

Transportation

Car payment
Gas
Car insurance
Car or bike maintenance
Total.....\$ _____

Debt (credit cards and debt to be paid back now, not counting student loans)

Creditor #1 _____ Total Owed _____ per month...\$ _____
Creditor #2 _____ Total Owed _____ per month...\$ _____
Total.....\$ _____

School

Tuition (only count what you pay out of pocket, not what gets automatically paid from student loans).....\$ _____
Books/supplies
Total.....\$ _____

Personal/Miscellaneous

Cell Phone.....\$ _____
Toiletries.....\$ _____
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Clothing.....\$ _____
Haircuts.....\$ _____
Gifts.....\$ _____

Entertainment.....\$ _____
 Other _____.....\$ _____
 Other _____.....\$ _____
 Other _____.....\$ _____
Total.....\$ _____

Giving

Church.....\$ _____
 Other.....\$ _____
Total.....\$ _____

Saving

General savings.....\$ _____
 Retirement Fund.....\$ _____
Total.....\$ _____

Monthly Expense Totals

Housing/Living Expenses.....\$ _____
 Transportation.....\$ _____
 Debt.....\$ _____
 School.....\$ _____
 Personal/Miscellaneous.....\$ _____
 Giving.....\$ _____
 Saving.....\$ _____
Total Expenses (You want this to be as close to your income after taxes as possible without going over. If you have excess money, consider saving more or giving it away!).....\$ _____

Someone I can share this budget with to help keep me accountable: _____